

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jul. 12, 2024	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2023-24	2024-25	2023	2024
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	276954	-4593	19742	-17517	59634	31092
1.2 Borrowings from Banks	137549	-12619	129131	-44880	134924	-58781
1.3 Other Demand and Time Liabilities	75485	-1109	5163	3033	22572	11798
2 Liabilities to Others						
2.1 Aggregate Deposits	21177216 (21090509)	-108604	986863 (832868)	701990	2220776 (2066781)	2146440 (2213727)
2.1a Growth (Per cent)		-0.5	5.5 (4.6)	3.4	13.2 (12.3)	11.3 (11.7)
2.1.1 Demand	2390991	-210686	996	-52862	225578	209565
2.1.2 Time	18786225	102082	985867	754852	1995198	1936875
2.2 Borrowings	883946	119485	342443	106004	456437	96174
2.3 Other Demand and Time Liabilities	889740	-39830	13229	-47688	167808	86860
3. Borrowings from Reserve Bank	8204	-94537	-143638	-214512	-73890	-13243
4 Cash in Hand and Balances with Reserve Bank	1045919	-32514	70205	25003	76416	75543
4.1 Cash in hand	93825	-11153	13220	4392	4998	-9658
4.2 Balances with Reserve Bank	952094	-21361	56985	20611	71419	85201
5 Assets with the Banking System						
5.1 Balances with Other Banks	185489	-14715	456	-12838	7933	-8389
5.2 Money at Call and Short Notice	7470	-4137	2579	-4885	11882	-19973
5.3 Advances to Banks	41732	-8557	3100	-6636	9198	-2553
5.4 Other Assets	112652	-1454	20250	-2772	34472	25272
6 Investments	6316527 (6251179)	158320	402607 (290138)	209969	827299 (714830)	498772 (545893)
6.1a Growth (Per cent)		2.6	7.4 (5.4)	3.4	16.6 (14.3)	8.6 (9.6)
6.1 Government Securities	6315465	158396	402678	209856	827347	498466
6.2 Other Approved Securities	1062	-76	-72	113	-48	307
7 Bank Credit	16812421 (16317876)	-69755	1071094 (457583)	380257	2465344 (1851834)	2066092 (2185057)
7.1a Growth (Per cent)		-0.4	7.8 (3.3)	2.3	20.1 (15.1)	14.0 (15.5)
7a.1 Food Credit	30263	-3641	4398	7182	-11625	5959
7a.2 Non-food Credit	16782159	-66114	1066696	373075	2476969	2060133
7b.1 Loans, Cash Credit and Overdrafts	16495112	-63628	1065468	360809	2452265	2004737
7b.2 Inland Bills - Purchased	67718	-347	4321	7251	10288	23962
7b.3 Discounted	209488	-4127	5488	12130	10271	41090
7b.4 Foreign Bills - Purchased	15615	-1361	-971	-796	-1682	-2959
7b.5 Discounted	24488	-292	-3213	863	-5797	-738

1. Data since July 14, 2023 include the impact of the merger of a non-bank with a bank.

2. Figures in parentheses exclude the impact of the merger.